

Form FIN

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF NORTH CAROLINA**  
**RALEIGH DIVISION**

Case Number: 04-03521-5-JRL

Judge: J. RICH LEONARD

Dated: March 24, 2010

In Re:

ROSALIND DEVORA BROWN  
 2 ORION CIRCLE  
 ROUGEMONT, NC 27572  
 SSN (1): XXX-XX-2210

**TRUSTEE'S FINAL REPORT AND ACCOUNT AND NOTICE THEREOF**

JOHN F. LOGAN, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. §1302(b)(1).

You are hereby given Notice that you have thirty (30) days from the date of this Final Report and Account and Notice thereof to file an objection hereto and request for hearing with the Clerk of the Bankruptcy Court. If you file such an objection and request for hearing, a copy must be served upon the undersigned trustee, the debtor(s) and counsel for the debtor(s). If no objections and requests for hearing are filed within such thirty (30) day period, there shall be a presumption that the estate has been fully administered, the estate will be closed, and the trustee and the surety on the trustee's bond will be released.

1. The case was filed on September 28, 2004 and confirmed on April 15, 2005.  
 The case was subsequently Completed (J) on March 23, 2010.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$23,751.15.
3. The Trustee made disbursements to creditors as follows:

Creditor Name	Class	Claim Amt	Prin PD	Int PD	Bal Due
JOE WEINBERGER, JR	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
USDA RURAL HOUSING SERVICE	DIRECT	\$152,360.32	\$0.00	\$0.00	\$0.00
NC DEPT OF REVENUE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NC DEPT OF REVENUE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PROVIDIAN NATIONAL BANK	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
AMERICREDIT	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
ECAST SETTLEMENT CORPORATION	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
AVCO FINANCIAL SERVICES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
USDA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CAPITAL ONE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
NC DEPARTMENT OF REVENUE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
USDA RURAL HOUSING SERVICE	ARRARARS MORTGAGES/MOBILE HOMES	\$12,229.71	\$12,229.71	\$0.00	\$0.00
CREDIT BUREAU OF GREENSBORO	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CSDDUR	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CSDDUR	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
DURHAM REGIONAL HOSPITAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
FMCC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
KROSS, LIEBERMAN & STONE, INC	UNSECURED	\$802.68	\$43.37	\$0.00	\$759.31
NEWPORT NEWS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
NCESC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
ECAST SETTLEMENT CORPORATION	UNSECURED	\$1,298.08	\$70.13	\$0.00	\$1,227.95
REAL TIME RESOLUTIONS, INC.	UNSECURED	\$47,958.37	\$1,769.28	\$5,151.45	\$46,189.09
VAN RU CREDIT CORP	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
ROUNDUP FUNDING, LLC	UNSECURED	\$7,463.77	\$403.24	\$0.00	\$7,060.53
ECAST SETTLEMENT CORPORATION	UNSECURED	\$215.92	\$11.67	\$0.00	\$204.25
PUBLISHERS CLEARING HOUSE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00

Creditor Name	Class	Claim Amt	Prin PD	Int PD	Bal Due
DUKE PRIVATE DIAGNOSTIC CLINIC	UNSECURED	\$1,165.99	\$62.99	\$0.00	\$1,103.00
US ATTORNEY'S OFFICE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
US ATTORNEY'S OFFICE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK FIRST/ACTION CARD	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
DUKE UNIVERSITY FEDERAL CREDIT	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
LONG BEACH ACCEPTANCE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
HUTSON HUGHES & POWELL, PA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CHRISTOPHER LEWIS WHITE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
DURHAM COUNTY TAX COLLECTOR	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
JC PENNEY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00

4. Summary of disbursements:

	Secured	Priority	Unsecured	Cont. Debts	Total
Claim Amount	\$164,590.03	\$0.00	\$58,904.81	\$0.00	\$223,494.84
Principal Paid	\$12,229.71	\$0.00	\$2,360.68	\$0.00	\$14,590.39
Interest Paid	\$0.00	\$0.00	\$5,151.45	\$0.00	\$5,151.45

5. Costs of Administration:

The clerk was paid \$0.00 for the filing fee.

The debtor's attorney was allowed \$2,100.00 and was paid \$2,100.00.

The Trustee was paid \$0.00 for the cost of mailing notices in the case.

The Trustee was paid \$953.58 for expenses and \$953.58 for compensation pursuant to 11 USC § 1326.

Refunds to the debtor total \$2.15.

6. The Trustee hereby certifies, in accordance with Federal Rule of Bankruptcy Procedure 5009, that the estate has been fully administered.

Wherefore, the Trustee requests a final decree be entered which discharges the Trustee and his surety from any and all liability on account of the above case, closes the estate, and grants such other relief as may be just and proper.

Dated: March 24, 2010

cc: ROSALIND DEVORA BROWN

JOHN T. ORCUTT  
ATTORNEY AT LAW  
6616-203 SIX FORKS RD.  
RALEIGH, NC 27615

*s/ John F. Logan*

John F. Logan  
Chapter 13 Trustee  
Post Office Box 61039  
Raleigh, NC 27661-1039

## CERTIFICATE OF SERVICE

DEBTOR 1 NAME: ROSALIND DEVORA BROWN  
DEBTOR 2 NAME:

CASE NUMBER: 0403521

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 03/25/2010 :

By First Class Mail :

AMERICREDIT, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 183853, ARLINGTON, TX 76096 -  
AVCO FINANCIAL SERVICES, PO BOX 200442, DALLAS, TX 75320-0442, -  
BANK FIRST/ACTION CARD, ATTN: MANAGING AGENT, PO BOX 5052, SIOUX FALLS, SD 57117-5052 -  
CAPITAL ONE, PO BOX 85167, BANKRUPTCY DEPARTMENT, RICHMOND, VA 23285 -  
CHRISTOPHER LEWIS WHITE, ATTORNEY AT LAW, POST OFFICE BOX 31428, RALEIGH, NC 27622-1428 -  
CREDIT BUREAU OF GREENSBORO, POST OFFICE BOX 26140, GREENSBORO, NC 27402-0040, -  
CSDDUR, PO BOX 530, DURHAM, NC 27702, -  
DUKE PRIVATE DIAGNOSTIC CLINIC, PO BOX 900002, RALEIGH, NC 27675-9000, -  
DUKE UNIVERSITY FEDERAL CREDIT, 1400 MORREENE ROAD, DURHAM, NC 27705, -  
DURHAM COUNTY TAX COLLECTOR, PO BOX 1309, DURHAM, NC 27702-1309, -  
DURHAM REGIONAL HOSPITAL, AND EMERGENCY MEDICAL SERVICE, PO BOX 2568, RALEIGH, NC 27602 -  
ECAST SETTLEMENT CORPORATION, P. O. BOX 35480, NEWARK, NJ 07193-5480, -  
FMCC, DRAWER 55-953, P.O. BOX 55000, DETROIT, MI 48255-0953 -  
HUTSON HUGHES & POWELL, PA, PO DRAWER 2252-A, DURHAM, NC 27702, -  
INTERNAL REVENUE SERVICES, SPECIAL PROCEDURES FUNCTION, 320 FEDERAL PLACE, RM 335, GREENSBORO, NC 27401 -  
JC PENNEY, PO BOX 533, DALLAS, TX 75221-9913, -  
JOE WEINBERGER, JR, POST OFFICE BOX 1215, DURHAM, NC 27702, -  
JOHN T. ORCUTT, ATTORNEY AT LAW, 6616-203 SIX FORKS RD., RALEIGH, NC 27615 -  
KROSS, LIEBERMAN & STONE, INC, PO BOX 17449, RALEIGH, NC 27619-7449, -  
LONG BEACH ACCEPTANCE, ONE MACK CENTRE DRIVE, BUILDING II, PARAMUS, NJ 07652 -  
NC DEPARTMENT OF REVENUE, PO BOX 1168, RALEIGH, NC 27602-1168, -  
NC DEPT OF REVENUE, C/O NC DEPARTMENT OF JUSTICE, PO BOX 629, RALEIGH, NC 27602-0629 -  
NC DEPT OF REVENUE, C/O REGINALD S. HINTON, PO BOX 25000, RALEIGH, NC 27640-5000 -  
NCESC, PO BOX 26504, RALEIGH, NC 27611, -  
NEWPORT NEWS, % ECAST SETTLEMENT CORP, PO BOX 35480, NEWARK, NJ 07193-5480 -  
PROVIDIAN NATIONAL BANK, PO BOX 24224, LOUISVILLE, KY 40224-4224, -  
PUBLISHERS CLEARING HOUSE, 382 CHANNEL DRIVE, BANKRUPTCY DEPARTMENT, PORT WASHINGTON, NY 11050 -  
REAL TIME RESOLUTIONS, INC., ATTN: MANAGER OR REG. AGENT, 1750 REGAL ROW, SUITE 120, DALLAS, TX 75235 -  
ROSALIND DEVORA BROWN, 2 ORION CIRCLE, ROUGEMONT, NC 27572, -  
ROUNDUP FUNDING, LLC, MS 550, PO BOX 91121, SEATTLE, WA 98111-9221 -  
US ATTORNEY'S OFFICE, MIDDLE DISTRICT, PO BOX 1858, GREENSBORO, NC 27502-1858 -  
USDA RURAL HOUSING SERVICE, CHAPTER 13 BANKRUPTCY PAYMENTS, PO BOX 790190, ST. LOUIS, MO 63166-0190 -  
USDA, ATTN: BANKRUPTCY DEPT, PO BOX 66879, SAINT LOUIS, MO 63166 -  
VAN RU CREDIT CORP, PO BOX 46549, LINCOLNWOOD, IL 60646-0549, -

By Electronic Transmittal :

By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date: 03/25/2010

Signature: Robert J. Wallace Jr.

Premium Graphics, Inc.  
2099 Thomas Road Suite 10  
Memphis, TN 38134